

FILED  
1/16/25 3:39 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:  
David F. Delmastro,  
Debtor(s)

David F. Delmastro,  
Movant(s)  
v.

No Respondent(s)

Bankruptcy No. 21-21420-GLT

Chapter 13

Related to Docket No. 70

**ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the *MOTION OF THE DEBTOR FOR POSTPETITION FINANCING* Dkt. No. 70 (“Motion”) filed by Debtors on December 23, 2024. A Certificate of No Objection (“CNO”) was filed on January 16, 2025. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Motion* Dkt. No. 70 is **GRANTED** as provided by the terms of this *Order*. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

(a) the total amount of financing **shall not exceed** \$10,000.00; and

- (b) the monthly payments made under the financing agreement  
**shall not exceed 500.00.**

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing [INCLUDING DETAILS OF  
AUTOMOBILE TRADE-IN OR SALE, IF  
APPLICABLE]

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing [INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the chapter 13 trustee is authorized to cease making payments to [PREPETITION AUTOMOBILE LENDER] on account of [PREPETITION LOAN CLAIM NUMBER]. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to [POSTPETITION AUTOMOBILE LENDER] for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the

[POSTPETITION AUTOMOBILE LENDER].

6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by:

Dated: January 16, 2025

  
\_\_\_\_\_  
GREGORY L. TADDONE, CHIEF JUDGE  
UNITED STATES BANKRUPTCY COURT

Case Administrator to Mail to:  
Debtor(s)  
Counsel for Debtor(s)  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

**ENTERED BY DEFAULT**

In re:  
David F Delmastro  
Debtor

Case No. 21-21420-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 16, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2025:**

Recip ID	Recipient Name and Address
db	+ David F Delmastro, 126 Lynnwood Avenue, Belle Vernon, PA 15012-2202
15526620	+ James A Steiner, 1230 Hulton Road, Oakmont, PA 15139-1136
15405587	+ Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 00:03:38	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: BKRMailOps@weltman.com	Jan 16 2025 23:59:00	HTD Leasing LLC, dba Ford Motor Company, LLC, c/o Weltman, Weinberg & Reis, Co., L.P.A., 965 Keynote Circle, Cleveland, OH 44131-1829
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2025 01:00:20	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 16 2025 23:59:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15386094	+ Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 00:04:36	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15386095	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 16 2025 23:59:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15386096	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 16 2025 23:59:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15386097	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 00:03:42	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15386098	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2025 00:04:09	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15394289	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2025 00:04:38	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15386100	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2025 01:00:17	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15386101	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 01:00:22	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15386102	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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15526621	+ Email/Text: rmelani@chfcu.org	Jan 17 2025 00:04:12	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15386103	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 23:59:00	Century Heritage Federal Credit Union, 700 Regis Avenue, Pittsburgh, PA 15236-1425
15404214	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 00:03:42	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
15386104	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 01:00:20	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15387744	Email/Text: mrdiscen@discover.com	Jan 17 2025 00:04:12	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15386105	+ Email/Text: mrdiscen@discover.com	Jan 16 2025 23:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15386106	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 16 2025 23:59:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15386107	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jan 16 2025 23:59:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
15390642	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jan 16 2025 23:59:00	Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15386108	+ Email/Text: EBNBKNOT@ford.com	Jan 16 2025 23:59:00	Fifth Third Bank, N.A., PO Box 9013, Addison, Texas 75001-9013
15388304	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 16 2025 23:59:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15404872	^ MEBN	Jan 17 2025 01:00:20	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15386109	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 16 2025 23:50:11	HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
15386110	+ Email/Text: bankruptcy@huntington.com	Jan 16 2025 23:59:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
15397013	^ MEBN	Jan 16 2025 23:59:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15405586	^ MEBN	Jan 16 2025 23:50:02	KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
15604138	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2025 23:49:56	LAKEVIEW LOAN SERVICING LLC, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15399860	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2025 00:03:38	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15386111	+ Email/Text: camanagement@mtb.com	Jan 17 2025 00:04:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15404957	Email/Text: Bankruptcy.Notices@pnc.com	Jan 16 2025 23:59:00	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15386114	Email/Text: Bankruptcy.Notices@pnc.com	Jan 16 2025 23:59:00	PNC Bank, National Association, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15401258	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2025 23:59:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15386115	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 00:14:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15386116	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 00:04:09	Syncb/bp Dc, C/o Po Box 965024, Orlando, FL 32896-0001
15386487	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 00:04:39	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
		Jan 17 2025 00:04:09	Synchrony Bank by AIS InfoSource, LP as agent,

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			4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15387130	+ Email/Text: bankruptcy@huntington.com	Jan 16 2025 23:59:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15402324	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 16 2025 23:59:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15400715	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 16 2025 23:59:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
15386117	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 16 2025 23:59:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
15402198	Email/PDF: ebn_ais@aisinfo.com	Jan 17 2025 00:04:09	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15386118	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 17 2025 00:03:47	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
15388445	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 17 2025 00:04:09	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING LLC
15386099		Capital One Bank Usa N
15397001		Capital One Bank Usa N
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15396996	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15396997	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15396998	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15396999	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15397000	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15397002	*+	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15397003	*+	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15397004	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15397005	*+	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
15397006	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15397007	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15397008	*	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
15397009	*+	Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15397010	*+	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15397011	*+	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
15397012	*+	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15397014	*+	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15397015	*+	Mem Credit Union, P O Box 18269, Pittsburgh, PA 15236-0269
15397016	*+	Mem Federal Credit Uni, Po Box 18269, Pittsburgh, PA 15236-0269
15397018	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15397019	*+	Syncb/bp Dc, C/o Po Box 965024, Orlando, FL 32896-0001
15397020	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15403792	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15397021	*	Us Bank, Cb Disputes, Saint Louis, MO 63166
15397022	*	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
15386112	###+	Mem Credit Union, P O Box 18269, Pittsburgh, PA 15236-0269
15386113	###+	Mem Federal Credit Uni, Po Box 18269, Pittsburgh, PA 15236-0269

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15397017

##+

Mem Federal Credit Union, Po Box 18269, Pittsburgh, PA 15236-0269

TOTAL: 3 Undeliverable, 28 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Corey J. Sacca	on behalf of Debtor David F Delmastro csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor HTD Leasing LLC dba Ford Motor Company, LLC pitecf@weltman.com, gmasterson@weltman.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7